

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

In re:
Alyssa N Janvrin

Case No.: 23-40934 – A659
Chapter: 7

Debtor(s)

ORDER AND NOTICE OF DISMISSAL

TO: ALL CREDITORS AND PARTIES IN INTEREST

PLEASE TAKE NOTE: THIS CASE IS BEFORE THE COURT FOR DISMISSAL FOR THE REASON(S) IDENTIFIED BY ☒ BELOW.

- ☐ **The United States Trustee** moved to Dismiss this case in accordance with 11 U.S.C. § 707(a) or § 707(b)(1), and after notice and hearing;

The Trustee:

- ☐ The trustee moved to dismiss this case ☐ for abuse in accordance with 11 U.S.C. § 707(b)(1); or ☐ for such other reasons stated in the motion, and after notice and hearing;

A Party In Interest:

- ☐ A party in interest moved to dismiss this case ☐ for abuse in accordance with 11 U.S.C. § 707(b)(1); or ☐ for failure to provide tax documents in accordance with § 521(e)(2)(C) and orders of this Court; or ☐ for such other reasons stated in the motion, and after notice and hearing;

The Debtor(s):

- ☐ moved to Dismiss this case, and after notice and hearing;
- ☐ failed to file ☐ one or more Schedules and/or Statement of Affairs; ☐ a Matrix and/or Verification of Matrix in the proper form and within the time permitted; ☐ a Chapter 7 Statement of Current Monthly Income (B122 A-1), if necessary Chapter 7 Means Test Calculation (B122 A-2) or Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (B122 A-1Supp); ☐ a Credit Counseling Certificate indicating compliance with 11 U.S.C. § 109(h)(1); a Certification of Exigent Circumstances, or a Motion for Exemption from Credit Counseling under § 109(h)(4); ☐ a Statement of Corporate Ownership; or ☐ Debtor(s) failed to provide a Social Security Number(s) or B121 Form(s) within the time permitted; ☐ Debtor's attorney failed to file a Rule 2016(b) Disclosure of Compensation; and/or ☐ . The Court advised the Debtor(s) and Debtor's attorney that failure to file these documents properly within the time specified would result in dismissal of the case.
- ☒ failed to appear at the meeting of creditors and failed to obtain the Chapter 7 Trustee's consent to a further continued date. The Chapter 7 Trustee has certified that he/she notified the Debtor(s) that failure to appear at the continued hearing would result in dismissal of the case.
- ☐ failed to provide ☐ tax documents to the trustee in accordance with § 521(e)(2)(B) and orders of this Court; and/or ☐ payment advices to the trustee in accordance with § 521(a)(1)(B)(iv) and orders of this Court.

- ☐ failed to pay the appropriate filing fee; failed to file a proper Application to Pay Filing Fees in Installments at the time the petition was filed or within such additional time allowed (LR 1002 A); or failed to pay the filing fee on the terms set forth in the Order Approving Installment Fee Application previously entered in this case.

The Court:

- ☐ on its own motion or show cause, moved to dismiss this case under 11 U.S.C. §§ 707(a) or 105(a) for failure to comply with Court order and/or for delay or abuse of the bankruptcy process.

Other Reason(s) for Dismissal:

☐

ACCORDINGLY,

IT IS ORDERED that for the reason(s) identified in the motion or on the record at hearing, if any, the Motion to Dismiss identified in this Order and Notice is **GRANTED**, and this Chapter 7 case is **DISMISSED** prior to entry of an order of discharge.

- ☒ **IT IS FURTHER ORDERED** that this case is dismissed under U.S.C. § 109(g)(1) and the Debtor(s) is/are prohibited from filing a petition under Title 11 of the United States Bankruptcy Code for 180 days following the date of entry of this order pursuant to In re Montgomery, 37 F.3d 413 (8th Cir. 1994).
- ☐ **IT IS FURTHER ORDERED** that this case is dismissed under 11 U.S.C. § 109(g) and the Debtor(s) is/are prohibited from filing a petition under Title 11 of the United States Bankruptcy Code for 180 days following the date of entry of this order.
- ☐ **IT IS FURTHER ORDERED** that this case is dismissed with prejudice under 11 U.S.C. § 105(a) and the Debtor(s) is/are prohibited from filing a petition under Title 11 of the United States Bankruptcy Code for 180 days following the date of entry of this order.
- ☐ **IT IS FURTHER ORDERED** that even though this case is dismissed, the Debtor(s) owe(s) \$ for the filing fee in this case and the Debtor(s) **MUST PAY THIS AMOUNT TO THE COURT WITHIN FIVE BUSINESS DAYS FOLLOWING THE ENTRY OF THIS ORDER**. If the Debtor(s) fail(s) to pay the amount owed to the Court within five business days, the Debtor(s) is/are prohibited from filing a petition under Title 11 of the United States Bankruptcy Code for 180 days following the date of dismissal. If the Debtor(s) file(s) a subsequent bankruptcy case while prior filing fees remain outstanding, the Court will ordinarily deny any Application to Pay Filing Fees in Installments in the subsequent case.

IT IS FURTHER ORDERED that the automatic stays of 11 U.S.C. § 362 are hereby terminated, and the Chapter 7 Trustee is relieved of their bond requirement in this case and all pending matters are **DENIED** as moot.

Kathy A. Surnoff-States

U. S. Bankruptcy Judge

Dated: 7/20/23
St. Louis, Missouri
Rev. 07/23 ntcdsm

United States Bankruptcy Court
Eastern District of Missouri

In re:
Alyssa N Janvrin
Debtor

Case No. 23-40934-kss
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4
Date Rcvd: Jul 20, 2023

User: admin
Form ID: ntdcsm

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Alyssa N Janvrin, 900 S Second St, De Soto, MO 63020-2304 |
| 25342121 | + Brookshire Village MO LLC, Attn: Floyd Norrick, Atty, PO Box 800, Hillsboro, MO 63050-0800 |
| 25342123 | + Christian Janvrin, 900 S Second St, De Soto, MO 63020-2304 |
| 25342126 | Conduent/ACS, Conduet shut down operation 9/1/19, loans transferred to other servicers, Utica, NY 13504 |
| 25342131 | + General Credit Acceptance Company, LLC, c/o Miller and Steeno, PC, 13690 Riverport Drive, Suite 250, Maryland Heights, MO 63043-4846 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| tr | EDI: QDASOSNE.COM | Jul 21 2023 03:13:00 | David A. Sosne, David A. Sosne, Trustee, 903 S. Lindbergh, Suite 200, St. Louis, MO 63131-2934 |
| 25342120 | + Email/Text: EBNProcessing@afni.com | Jul 20 2023 23:14:00 | Afni, Inc., Attn: Bankruptcy, Po Box 3427, Bloomington, IL 61702-3427 |
| 25374836 | + Email/Text: bkattorneynotices@gmail.com | Jul 20 2023 23:14:00 | Brandon S. Lefkowitz, 29777 Telegraph Road, Suite 2440, Southfield, MI 48034-7667 |
| 25342122 | + EDI: CRFRSTNA.COM | Jul 21 2023 03:13:00 | CFNA/Credit First Natl Assoc, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315 |
| 25344953 | EDI: CRFRSTNA.COM | Jul 21 2023 03:13:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011 |
| 25342124 | + EDI: WFNNB.COM | Jul 21 2023 03:13:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 25342125 | + EDI: WFNNB.COM | Jul 21 2023 03:13:00 | Comenity Capital/famous, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125 |
| 25342127 | + Email/Text: accountservices@consumercollection.com | Jul 20 2023 23:14:00 | Consumer Collection Management, Inc., Attn: Bankruptcy, Po Box 1839, Maryland Heights, MO 63043-6839 |
| 25342128 | Email/Text: michaela.gaddy@emoneyusa.com | Jul 20 2023 23:14:00 | eMoneyUSA, Attn: Bankruptcy, 8700 State Line Rd , Ste 350, Leawood, KS 66206 |
| 25374837 | + Email/Text: opportunitynotices@gmail.com | Jul 20 2023 23:14:00 | First Electronic Bank, c/o Opportunity Financial, LLC, 130 E. Randolph Street, Suite 3400, Chicago, IL 60601-6379 |
| 25342129 | + EDI: AMINFOFP.COM | Jul 21 2023 03:13:00 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 25342132 | + EDI: IRS.COM | Jul 21 2023 03:13:00 | IRS, PO Box 7346, Insolvency Unit, Philadelphia, PA 19101-7346 |
| 25342133 | + Email/Text: jmodray@jeffcomo.org | Jul 20 2023 23:14:00 | Jefferson County Collector of Revenue, Collector of Revenue, 729 Maple St, Hillsboro, MO 63050-4317 |
| 25342134 | + Email/Text: PBNCNotifications@peritussservices.com | | |

District/off: 0865-4

User: admin

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Date Rcvd: Jul 20, 2023

Form ID: ntedsm

Total Noticed: 29

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|----------|---|----------------------|--|
| | | Jul 20 2023 23:14:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 |
| 25345098 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 20 2023 23:13:51 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 25342135 | + Email/Text: MercyVBOBankruptcy@Mercy.Net | Jul 20 2023 23:14:00 | Mercy, PO Box 505381, Saint Louis, MO 63150-5381 |
| 25342277 | + Email/Text: ecfnofices@dor.mo.gov | Jul 20 2023 23:14:00 | Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517 |
| 25342136 | + Email/Text: ecfnofices@dor.mo.gov | Jul 20 2023 23:14:00 | Missouri Dept of Revenue, 301 W High St, Jefferson City, MO 65101-1517 |
| 25342137 | + Email/Text: bankruptcy@ncaks.com | Jul 20 2023 23:14:00 | National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023 |
| 25342138 | + Email/Text: opportunitynotices@gmail.com | Jul 20 2023 23:14:00 | Opploans/feb, Attn: Bankruptcy Dept, 130 East Randolph Street Suite 3400, Chicago, IL 60601-6379 |
| 25355297 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 20 2023 23:13:51 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 25342139 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 20 2023 23:14:00 | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 25342278 | + Email/Text: usamoe.bankruptcy.filings@usdoj.gov | Jul 20 2023 23:14:00 | United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102 |
| 25358424 | Email/Text: EDBKNotices@ecmc.org | Jul 20 2023 23:14:00 | US Department of Education, PO Box 16448, St. Paul, MN 55116-0448 |

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| aty | * | David A. Sosne, David A. Sosne, Trustee, 903 S. Lindbergh, Suite 200, St. Louis, MO 63131-2934 |
| 25342130 | *+ | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2023 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

District/off: 0865-4

User: admin

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David A. Sosne

on behalf of Trustee David A. Sosne dastrustee@summerscomptonwells.com dsosne@ecf.axosfs.com

David A. Sosne

dastrustee@summerscomptonwells.com dsosne@ecf.axosfs.com

Melinda J. Maune

on behalf of Creditor PennyMac Loan Services LLC BKdeptmailbox@atllp.com,
BKdeptmailbox@atllp.com,mmaune@atllp.com

Office of US Trustee

USTPRegion13.SL.ECF@USDOJ.gov

William H. Ridings, Jr.

on behalf of Debtor Alyssa N Janvrin ridingslaw2003@yahoo.com

TOTAL: 5